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# Family Economics Review

1983  
No. 4

United States  
Department of  
Agriculture

Agricultural  
Research  
Service



# **Family Economics Review**

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**Family Economics Review** is published each quarter by the Family Economics Research Group, Agricultural Research Service, United States Department of Agriculture, Washington, D.C.

The Secretary of Agriculture has determined that the publication of this periodical is necessary in the transaction of the public business required by law of this Department. Use of funds for this periodical has been approved by the Director of the Office of Management and Budget through March 31, 1987.

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For subscription information, see p. 33.

## **NOTE:**

Beginning with the next issue, Kathleen K. Scholl will no longer be on the editorial staff of the Family Economics Review. She will remain on the staff of the Family Economics Research Group in Hyattsville, Md., and will devote more time to research on farm families and, in particular, studies about farm women. Dr. Scholl extends her appreciation to the many people who have assisted her during the 3 years she served as an editor of the Family Economics Review.

# **Family Economics Review**

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Issued October 1983

# Textile Fibers in Clothing, Home Furnishings, and Other Consumer Products

By Joan C. Courtless  
Family economist

U.S. manufacturers used about 11-1/2 billion pounds of cotton, wool, and manmade fibers in goods for American consumers in 1981 (3). Of this total, 40 percent was used for apparel, 31 percent for home furnishings, and 29 percent for industrial and other consumer-type products.<sup>1</sup> In addition, 1/2 billion pounds of fibers, or 4 percent of total 1981 end use consumption, were exported.

About 74 percent of the raw fiber used in U.S. goods was manmade, 24 percent was cotton, and 2 percent was wool. Manmade fibers were evenly divided among apparel, home furnishings, and industrial or other consumer-type products. Most of the cotton and wool fibers were used in apparel, 58 percent and 78 percent respectively. Home furnishings used 28 percent of the cotton fibers and 15 percent of the wool fibers.

The relative importance of these fibers for textile products within the three major end use categories is shown in the table on p. 3.

## Textile Fiber End Use

**Apparel.** For the apparel class as a whole, 35 percent of the fibers used in 1981 were cotton. Exceeding this average were the percentages of cotton used for the individual categories of men's underwear and nightwear; shirts, blouses, and dresses; and pants, suits, and jackets. About one-sixth of total cotton mill use is made into denim (4). Shifts in denim production impact considerably on overall cotton use.

<sup>1</sup> Examples of these products are woven labels, shoelaces, bandages, thread, rope, seat belts, auto seat upholstery, luggage, fiberfill, and tents.

Classes of apparel which used more wool than the average 3 percent for all apparel include sweaters; and pants, suits, and jackets. The popularity of 100 percent wool and wool blends in sweaters was precipitated by the "energy crunch" of the seventies and has since been sustained by acceptance as a wardrobe basic.

A majority of the fibers (62 percent) used in apparel were manmade.<sup>2</sup> Kinds of apparel which used high percentages of manmade fibers in 1981 included robes and lounge-wear, sweaters, socks, women's underwear and nightwear, and retail piece goods.

**Home furnishings.** In the manufacture of home furnishings, heavy use of manmade fibers occurred in carpets and rugs, curtains, and blankets. Towels were predominantly cotton; sheets, table linens, bedspreads and quilts, and draperies and upholstery also used more cotton than the average of 22 percent for all home furnishings. Of the fibers used in blankets, 5 percent were wool; this was the highest proportion of wool in any home furnishings category.

**Industrial and other consumer products.** Most industrial and other consumer-type products were made predominantly of manmade fibers. Items which had substantial proportions of cotton, however, included thread, medical and sanitary supplies, and coated and protected fabrics such as awnings and tents. Wool fibers comprised 40 percent of felts, virtually the only industrial product for which wool was used.

<sup>2</sup> Distribution of manmade fibers is reported separately for cellulosic and non-cellulosic fibers (3). Cellulosic fibers--rayon and acetate--were used most often in fabrics for lining, robes and loungewear, draperies and upholstery, and medical and sanitary items. Noncellulosic fibers, which include nylon, polyester, acrylic, olefin, saran, spandex, and textile glass, comprise over 90 percent of manmade fibers and have a pattern of use similar to that reported for all manmade fibers except for those four items mentioned as major uses of cellulosic fibers.

*Quantity and distribution of cotton, wool, and manmade fibers used in selected consumer products manufactured by U.S. mills, 1981*

Item	Total fiber used <sup>1</sup>	Distribution by kind of fiber					
		All pounds	Cotton	Wool	All Percent	Cellulosic	Noncellulosic
Total apparel.....	4,602.9	100.0	34.8	3.2	62.0	7.1	54.9
Pants, suits, and jackets.....	1,844.4	100.0	39.9	6.0	54.1	2.9	51.2
Shirts, blouses, and dresses.....	986.0	100.0	39.3	0.3	60.4	10.2	0.2
Retail piece goods.....	310.5	100.0	24.9	1.2	73.9	1.4	72.5
Men's and boys' nightwear and underwear.....	238.3	100.0	63.9	0.5	35.6	0.4	35.2
Women's, girls', and infants' nightwear and underwear .....	212.0	100.0	23.0	0.6	76.4	8.6	67.8
Fabrics for lining .....	192.9	100.0	27.5	1.5	71.0	45.8	25.2
Socks .....	184.0	100.0	17.5	1.5	81.0	0.4	80.6
Sweaters .....	138.0	100.0	5.9	11.7	82.4	0.4	82.0
Robes and loungewear .....	126.9	100.0	15.2	2.2	82.6	37.1	45.5
Total home furnishings .....	3,539.7	100.0	21.9	0.8	77.3	4.4	72.9
Carpets and rugs.....	1,818.6	100.0	0.7	0.6	98.7	—	98.7
Sheets and other bedding.....	533.4	100.0	43.9	—	56.1	3.0	53.1
Drapery and upholstery .....	474.1	100.0	29.1	2.7	68.3	24.0	44.3
Towels .....	326.7	100.0	90.0	—	10.0	0.3	9.7
Bedspreads and quilts .....	140.9	100.0	35.6	—	64.4	5.4	59.0
Blankets.....	90.8	100.0	8.1	5.0	86.9	1.0	85.9
Curtains.....	81.0	100.0	10.9	—	89.1	13.8	75.3
Table linens and other .....	68.1	100.0	36.9	—	63.1	5.1	58.0
Total industrial and other consumer .....	3,317.3	101.0	11.8	0.4	87.8	6.9	80.9
Medical, surgical, and sanitary .....	345.1	100.0	28.0	—	72.0	35.4	36.6
Fiberfill .....	293.5	100.0	—	—	100.0	3.6	96.4
Coated and protected fabrics <sup>2</sup> .....	173.3	100.0	28.0	—	72.0	6.0	66.0
Sewing thread .....	117.7	100.0	37.4	—	62.6	6.8	55.8
Narrow fabrics <sup>3</sup> .....	90.9	100.0	15.1	—	84.9	3.1	81.8
Felts .....	26.9	100.0	4.8	40.1	55.0	14.9	40.1

<sup>1</sup>Detail does not add to totals because some categories were not included.

<sup>2</sup>Includes tents, parachutes, awnings, umbrellas, and tarpaulins.

<sup>3</sup>Includes woven labels, shoelaces, tapes, and seat belts.

Source: Percentages computed from data found in Textile Organon (3).

## Trends

The quantity of fibers manufactured into goods for American consumers reached a high point in 1979 at 12.4 billion pounds, a level that was 8 percent higher than 1981 figures. Although the subcategories of home furnishings, industrial and other consumer-type products, and exports were at high levels in 1979, apparel use of fibers peaked earlier in 1977, when 12 percent more pounds of fibers were used than in 1981.

Consumer purchases are not believed to have declined as much as mill use because textile imports have greatly increased. Net textile imports (total imports less total exports) have grown from the equivalent of 136 million pounds of raw fiber in 1980 to 697 million pounds in 1981 (4) (see box below). Net imports amounted to 6 percent of total domestic consumption,<sup>3</sup> 35 percent of wool domestic consumption, and 18 percent of cotton domestic consumption in 1981. Imports and exports of manmade fibers were equal. Wool domestic consumption was higher in 1981 than in any year since 1972, and wool imports were at their highest level in 12 years (2).

<sup>3</sup> Domestic consumption (mill consumption plus net imports of semimanufactured and manufactured products) differs from end use in that fiber reported as consumed in 1 year may not actually be manufactured into a finished product until the next year. For example, cotton is regarded as consumed when the bale is opened at the spinning mill.

Since 1975 the distribution of cotton and manmade fibers in the various apparel and home furnishings categories has fluctuated from 41 percent (table linens) and 22 percent (bedspreads and quilts) to less than 1 percent (carpets). Over this 7-year period cotton fibers were increasingly used in the manufacture of topweight<sup>4</sup> items such as shirts, blouses, and dresses. The popularity of denim jeans was largely responsible for the slight rise of cotton use in bottomweight<sup>4</sup> clothing such as pants, suits, and jackets between 1975 and 1981. Decreasing amounts of cotton have been used since 1975 for table linens, bedspreads and quilts, men's underwear and nightwear, sheets, draperies and upholstery, and robes and loungewear (see figure on p. 5).

More dramatic changes are apparent when fiber end use for 1966 (as reported by Britton [1]) is used as the basis for comparison. U.S. manufacturers used about 7 billion pounds of fiber in 1966, 62 percent of 1981 poundage. About 3-1/2 billion pounds, or 50 percent, of fiber used was for apparel<sup>5</sup> and about 2-1/2 billion pounds, or 36 percent, used was for home furnishings in

<sup>4</sup> "Topweight" and "bottomweight" are terms used in the textile industry in describing fabrics.

<sup>5</sup> Data for retail piece goods and apparel linings were included in "Apparel" for 1981 and in "Other Consumer Products" for 1966.

The Economic Research Service of the U.S. Department of Agriculture (5) initiated a new data series in 1983 which presents cotton textile import data by country of origin.<sup>1</sup> Used in conjunction with information on foreign mill consumption and U.S. raw cotton exports to each country, these data provide a basis for estimating how much of the raw cotton contained in imported foreign textiles is actually U.S. raw cotton returning as processed products. Analysis of 1982 imports showed that approximately 35 to 40 percent of U.S. cotton textile imports came from countries to which only 8 to 10 percent of U.S. raw cotton exports had been shipped.

<sup>1</sup> Country-of-origin cotton textile import data will be published annually in the March issue of Cotton and Wool Outlook and Situation, available from Economics Management Staff, Information, Room 440-GHI Building, U.S. Department of Agriculture, Washington, D.C. 20250.

1966, 77 percent and 72 percent of the 1981 level, respectively. Apparel was more likely to be made of cotton and wool fibers in 1966 than in 1981 (63 percent and 38 percent, respectively). One apparel category, however, used more cotton in 1981 than in 1966--bottomweights, the grouping which includes denim jeans. In 1966 over one-half of the fibers used in the manufacture of home furnishings were natural (50 percent cotton and 5 percent wool); in 1981 less than one-quarter of these fibers were natural. Industrial and other consumer-type products were not compared because the items included in this category differed for those 2 years.

#### Interpretation

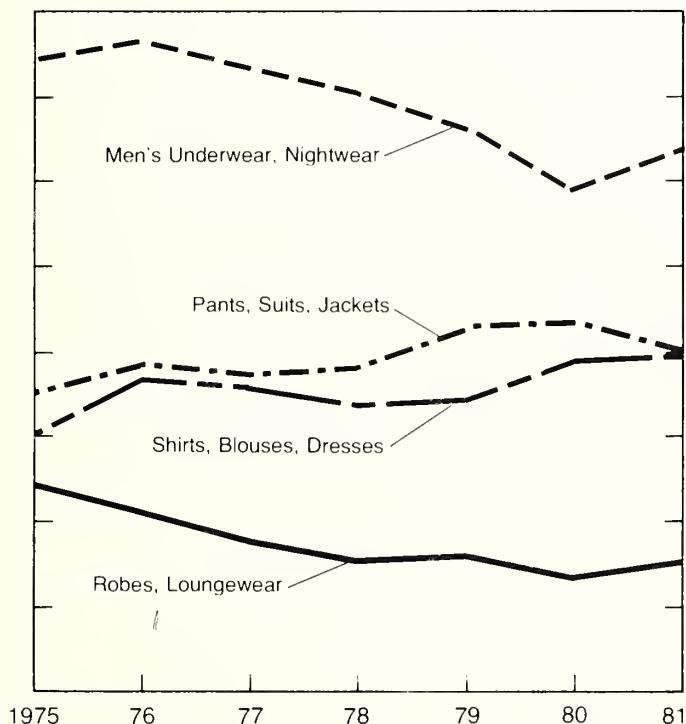
The information presented here details the pounds of fibers used in the manufacture of various consumer goods, and the percentage of those fibers which were cotton, wool, or one of the manmade fibers. These figures

should not be used to describe each fiber's share of any specific item in finished form because the number of square yards of fabric which can be produced from 1 pound of fiber varies considerably by type of fiber: A pound of cotton yields 2.7 square yards of fabric, a pound of wool averages 2.0 square yards, and a pound of manmade fibers can produce 3.9 square yards of fabric (6). These average yardages also vary widely according to the thickness or density of the fabric. As indicators of fiber dominance in various end use categories, however, these data may be useful in identifying and comparing over time the relative strength of natural and manmade fibers in competition for consumer items.

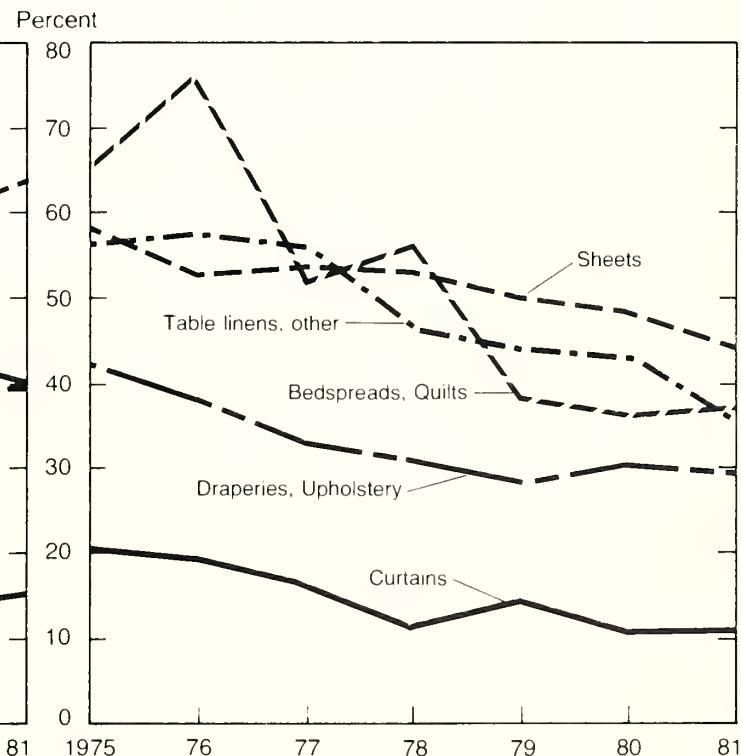
An awareness of the fibers being used in the manufacture of various products can aid the consumer in his/her selection process. The consumer is more apt to have a choice among fibers for some products than others. Pants, for example, are readily available in

#### Use of Cotton in Apparel and Home Furnishings, 1975-81

##### Apparel



##### Home Furnishings



Source: Percentages computed from data found in *Textile Organon* 1982 Vol 53 No 3

fabrics made of 100 percent manmade fiber, cotton, wool, or blends of two or more fibers. On the other hand, items which formerly were often available in wool, such as socks, robes, blankets, and carpets, may now be more difficult to locate. Preference for wool carpets, for instance, must be worth the additional cost and shopping effort. Manufacturers are not likely to produce wool carpets in a range of quality and styles when less than 1 percent of the fibers in all carpets are wool. Also, cotton batting for quilts may not be easy to find since negligible amounts of cotton were used for fiberfill in 1981. Vast consumer acceptance of manmade fibers for these products has virtually eliminated natural fiber competition.

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## Work Experience, Earnings, and Family Income

The number of Americans who were unemployed at some time during 1981 increased to 23.4 million from 21.4 million in 1980, and accounted for almost 20 percent of all persons in the labor force. The proportion of blacks experiencing some unemployment was 30.5 percent compared with 18.3 percent for whites.

A total of 15.8 million families reported one or more members had encountered some unemployment in 1981. Of these, 12 million were married-couple families, 9.5 million of which had two or more earners.

The proportion of workers who were employed throughout 1981 at full-time jobs was 56 percent. The percentage of women with full-time, year-round jobs reached a high of 45 percent; whereas, that for men declined to 65 percent, approaching the low of 64 percent reached in 1975. A total of 14.6 million persons who desired full-time work were employed on a part-time basis; nearly one-half of these persons were also unemployed sometime during the year.

Workers with some unemployment in 1981 earned only 44 percent as much as those workers who were employed throughout the year. Even when working, persons who suffered some unemployment during the year earned less than workers with no unemployment. For weeks worked, the median weekly earnings of workers with some unemployment equaled only 72 percent of the median for workers with no unemployment.

Families with at least one member unemployed had income below the poverty level<sup>1</sup> in 11 percent of married-couple families, 30 percent of families maintained by men, and 43 percent of families maintained by women. When affected by unemployment, the proportion of black families with income below the poverty level was 36 percent, compared with 16 percent for white families, and 25 percent for those of Hispanic origin.

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<sup>1</sup>In 1981 the poverty level for a family of four was \$9,287.

Source: Terry, Sylvia Lazos, 1983, Work experience, earnings, and family income in 1981, Monthly Labor Review 106(4):13-20.

## Lifetime Earnings Estimates of Men and Women, 1979

Estimates of expected future earnings of men in the United States at specified ages and various educational levels have been revised by the Bureau of the Census. Two major changes from previous estimates were incorporated: (1) In response to numerous requests, estimates of women's expected lifetime earnings were initiated; and (2) rather than assume that everyone worked from the age of 18 through 64 (as was done previously), yearly rates of employment by age were included in the calculation. For example, 97 percent of men and 83 percent of women 25 years old in 1979 who completed college can expect to be employed in 1990.

Cross-sectional earnings data collected in the March Current Population Surveys for 1978, 1979, and 1980 were averaged and used to predict lifetime earnings (see table).

Use of these data assumes that current employment and earnings, as well as the social, demographic, and economic conditions which determined them, are representative of the future. The accuracy of these estimates depends on how closely past trends reflect future changes in earnings levels.

Lifetime earnings estimates may be useful in court settlements involving negligent death, because in such cases an individual's work experience and potential earnings are unknown. These estimates also indicate the added value of a high school diploma or college degree.

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Source: U.S. Department of Commerce, Bureau of the Census, 1983, Lifetime earnings estimates for men and women in the United States: 1979, Current Population Reports, Consumer Income, Series P-60, No. 139.

*Expected lifetime earnings in 1979 for all persons, by years of school completed, selected age groups, and sex*

[In thousands of 1981 dollars]

Age and sex (years)	Less than 12 years	High school 4 years	College		
			1 to 3 years	4 years	5 years or more
<b>Male:</b>					
18 .....	\$601	\$861	\$957	\$1,190	\$1,301
25 .....	563	803	918	1,165	1,273
35 .....	441	624	736	956	1,065
45 .....	283	401	483	639	715
55 .....	121	178	230	298	352
<b>Female:</b>					
18 .....	211	381	460	523	699
25 .....	188	330	411	474	673
35 .....	134	235	293	335	512
45 .....	77	145	175	207	316
55 .....	30	61	77	93	132

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Source: U.S. Department of Commerce, Bureau of the Census, 1983, Lifetime earnings for men and women in the United States: 1979, Current Population Reports, Consumer Income, Series P-60, No. 139.

# Classification of Women as Farmers: Economic Implications<sup>1</sup>

By Kathleen K. Scholl  
Consumer economist

Although farm women do farm tasks regularly (2, 3) and actively participate in making farm decisions (1), surveys of the farm population record very few female farmers. For example, in the 1978 Census of Agriculture only 5 percent of the farm operators were females; in the 1980 National Farm Women Survey, only 4 percent of the farm women classified themselves as farmers. Data collection methods and coding of surveys vary. In some surveys, respondents are classified into occupations based upon the information they provide; whereas, other surveys and documents allow an individual to record his/her occupation. The structure of some surveys precludes the listing of both the husband and wife as farmers. Also, in surveys where the farm woman has a choice in stating her occupation, she may not identify herself as a farmer despite heavy farm involvement. Consequently, the farmwork effort of many farm women is underestimated and undercounted.<sup>2</sup>

<sup>1</sup>Although this article is written about farm women, many generalizations may also be applied to women in family-owned, nonfarm businesses.

<sup>2</sup>Some farm women, of course, work full or part time in employment off the farm and are listed by that occupation. For example, about one-third of the farm women in the 1980 National Farm Women Survey reported off-farm employment. Also, some farm women spend the majority of their time in household production and are therefore appropriately classified as homemakers. (See box on pp. 10-11 for a comparison of women who report themselves as homemakers, farm wives, or farmers on their income tax returns.)

Paying the farm woman a portion of the farm income has economic costs and benefits that affect the economic well-being of the farm family. The following is a description of documents and surveys that record occupations of farm women, and a discussion of the economic advantages and disadvantages that result when a farm woman is classified as a farmer rather than as a homemaker.

## Occupational Classification of Farm Women

The data for the **Current Population Survey** (CPS) are collected monthly by the Bureau of the Census from a representative sample of the U.S. population. Although the data collected in this survey are used for many purposes, the primary purpose is to determine the rate of unemployment and collect detailed labor force data. Data are collected about the household members from a respondent in the household. The data are then used to classify the individuals into categories such as occupations.

The respondents are asked an open-ended question to determine the major activity of each household member: "What was...doing most of last week--working, keeping house, going to school, or something else?" For responses other than "working," the next question asks: "Did...do any work at all last week, not counting work around the house?" (A note to the interviewer on the questionnaire reminds the interviewer to ask about unpaid work if a farm or business operator is in the household.) Farm women who do unpaid work on the family farm or do farm chores should be reported as "working" for the major activity question or "yes" to the follow-up question. The number of hours worked at all jobs is also collected for each household member. CPS respondents are asked to describe the jobs or businesses of household members in the labor force. These descriptions are also obtained through open-ended questions. If a household member worked in two jobs, one for pay and the other without pay in a family business or farm, information is obtained about the paying job only.

Based on the responses to the series of activity questions, every person 16 years or older is classified as employed, unemployed, or not in the labor force. To be considered as employed the person must be paid for a

minimum of 1 hour during the survey week (wage and salary worker), operate one's own business or farm (self-employed), work without pay for at least 15 hours during the survey week in a family business or on a family farm (unpaid family worker), or have a job or business from which the person was temporarily absent during the survey week (with a job, but not at work).

A minimum of 15 hours must be worked to be classified as an employed unpaid family worker. Since farmwork varies in hours worked from week to week, the number of hours reported may fall below the required 15 hours for the survey week. The farm activities of women may therefore be underreported and result in an undercount of unpaid family workers in agriculture. Information is available from the Bureau of the Census on those unpaid family workers who are not classified as employed because of the 15-hour minimum.

Household members are classified into occupations based upon a description of their jobs or businesses. The main agricultural occupational categories are "farm operators and managers" and "other agricultural and related occupations." The occupation of farm operator is assigned to individuals who do farmwork and are responsible for the operation of a farm as owners or tenants. The occupation of farm manager is assigned to individuals who as paid employees do specific tasks, such as record keeping, and manage farms for others. The farm woman who is paid for her work on a family farm of which she is not an owner (her husband's or father-in-law's farm, for instance) will not be classified as a farm operator. She may be classified as a farm manager, but is more likely to be classified in other agricultural and related occupations.

In summary, farm women who are active in farmwork may be classified in a manner that does not reflect their input in the farm sector and the farm economy. To be classified as employed, the women have to be one of the owners of the farm (self-employed), a paid farm manager (wage and salary worker),

be temporarily absent from their job, or work on the farm at least 15 hours without pay (unpaid family worker). The 15-hour minimum, which is not required of self-employed or wage earners, may cause many farm women to be classified as "not in the labor force," even though their work effort may match their husbands' during the months that are slow in some farming regions. The ownership requirement may contribute to farm women being classified as employed unpaid family workers rather than as self-employed farm operators. Since farm men generally are the owners of farms, farm women lead farm men among the unpaid family worker class of worker (see abstract on p. 21). For example, within the farm population, self-employment is the leading class of worker among male farm residents, whereas unpaid family worker is the leading classification for female farm residents (6):

	<u>Male</u>	<u>Female</u>
	(Percent)	
Self-employed .....	70.7	37.4
Wage and salary.....	22.0	16.1
Unpaid family worker...	7.2	46.5

Also, the farm woman's contribution to the farm sector is underreported when job descriptions are collected about her off-farm employment rather than about her unpaid farmwork.

Changes in the reporting of occupational data will further obscure farm women in CPS publications (see *Family Economics Review* 1983(3):22-23). The conversion to the 1980 occupational classification system replaces the "farmworker" category--which was subdivided into (1) farmers and farm managers and (2) farm laborers and supervisors. Farming occupations are now reported under "farming, forestry, and fishing," with subdivisions of (1) farm operators and managers and (2) other farming, forestry, and fishing occupations. If not classified as a farm operator or manager, farm women in farming occupations will be reported with foresters and fishermen. Information about those in farming occupations is available from the Bureau of the Census in unpublished form, but will be combined with forestry and fishing occupations in most publications.

Data for the census of agriculture is collected periodically by the Bureau of the Census to obtain information about the farm unit, rather than the farm population. Therefore, information is collected about the individual who operates that unit--not a group of persons involved with the operation. In 1978 data were published by sex of operator for the first time, thereby permitting descriptions and analyses of female farm operators (see pp. 17-21). For incorporated operations, data are collected about the person in charge, such as a hired farm manager. For partnership operations, respondents are asked to provide information about the senior partner, the individual who is mainly responsible for the agricultural operation of the unit. If each partner shares equally in the day-to-day management decisions, the information is recorded for

the oldest partner only. The extent of the farm involvement of the spouse cannot be ascertained from the census.

**Special topic agricultural censuses and surveys** are conducted to obtain information about the farm sector. As with the census of agriculture, the purposes of these surveys are for reasons other than recording occupations of the farm population. Generally, information is obtained concerning one operator per farm unit. For example, the 1979 Farm Finance Survey was conducted to collect information about the financial condition of U.S. farms. Instructions to the respondents stated that information was to be reported about the senior partner:

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#### OCCUPATIONS OF FARM WOMEN: SELF-CLASSIFICATION

Information about farm women's occupations as reported on the previous year's income tax returns was collected in the 1980 National Farm Women Survey. Sixty percent of the farm women reported themselves as wives, mothers, or housewives (homemakers); 5 percent stated they were farm wives; 4 percent listed themselves as farmers or ranchers; and the remaining farm women reported themselves as off-farm workers or did not know what was reported.

Analysis of the national survey provides for the first time information on how farm homemakers, farm wives, and farmers differ from each other. Those who list themselves as homemakers were found to be involved in family living activities, such as child care; whereas, farmers tended to be involved with the farm operation. The data imply that farm wives, a group of women that prior to the availability of this data was associated with farm homemakers and yet thought to have a different self-image of their farm role, have some traits in common with both homemakers and farmers while retaining distinct characteristics of their own.

The majority of all three groups of farm women were married, with those who listed themselves as farmers on income tax returns less likely than homemakers or farm wives to be married (76, 98, and 99 percent, respectively). A greater percentage of the widows were among the farmer group, accounting for some of this difference. Farmers were significantly older and had higher levels of education than homemakers or farm wives.

Women who reported themselves as homemakers had more children at home than did those who stated they were farmers or farm wives. Homemakers, as would be expected, also looked after children on a regular basis more than farmers or farm wives.

Performing housework or caring for vegetable gardens was similar for all three groups, as were farm size (measured by number of acres) and number of hired hands on the farm. Dairy cattle and swine were reported on a greater percentage of farm wives' farms than on the farms of homemakers or farmers; however, no differences were found for other types of livestock, including beef cattle, horses, or sheep.

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"Co-ownership of land by husband and wife or joint filing of income tax forms does not constitute a partnership unless an agreement to share contributions, decision-making, profits, and liabilities also exists." Off-farm employment information was obtained about the spouse, but again the spouse's farm involvement cannot be determined from the data.

Individuals determine what to record as occupations on **income tax returns**. Generally, farm women make this decision in consultation with their spouses and, if used, farm tax accountants or lawyers. Farm women report their occupations under a variety of job titles, but the majority of farm women report themselves as homemakers, rather than as farmers or farm wives, or by their off-farm occupations.

#### Effects of Paying Farm Women

If farm women report their occupations more accurately, national surveys will more precisely reflect farm labor patterns. Although a change from homemaker or unpaid family worker status would not greatly affect unemployment benefits, workmen's compensation, or inheritance of the farm, women who change their occupation to farm operator or farm manager would observe some economic costs and benefits in the form of taxes.

Traditionally, men in the farm sector have collected the income for the labor of the farm family. In some regions and on some family farm operations this practice continues today. A change in the distribution

An analysis of only the married farm women in the survey indicated that farmers were more involved with the farm operation than were the farm wives or homemakers. When married farm women were asked if they could operate the farm on their own if something happened to their husbands, the majority of all three groups answered in a positive manner; twice as many farmers stated they could definitely run the operation. Farm wives and farmers are more likely to have their names on land deeds than the homemaker group. A greater percentage of the farmers reported having their names on farm produce checks than the other two groups of farm women.

Married farm women generally do not make farm decisions alone, although more married farmers independently make farm decisions than homemakers or farm wives. On farms where the woman lists herself as a farm wife, the spouses tend to make farm decisions jointly. Married farm homemakers report that farm decisions are generally made by the husbands alone.

Some farm tasks, such as purchasing farm supplies, marketing the farm's products, and supervising the work of hired farm labor, are not performed by a majority of married homemakers or farm wives; whereas, the majority of the married farmers do these tasks. Greater percentages of the farm wives and farmers than homemakers regularly run errands. The analyses of tasks that require the operation of farm equipment, such as plowing, harvesting, and applying fertilizers, indicate significant differences among the groups but with different patterns. Slightly over half of the married farmer and farm wife groups, but fewer than half of the homemakers, plowed, disked, cultivated, and planted. A greater percentage of the married farmers applied fertilizers, herbicides, or insecticides than the other two groups of married farm women. About half of the homemakers and about three-fifths of the farmers and farm wives harvested crops. No differences were found among the women for the tasks of caring for farm animals or doing fieldwork without machinery. The majority of the married farm women did the farm bookkeeping as a regular task; the percentages of the farm wives and farmers doing this task, however, was greater than that for the homemakers.

of income to the various family members will have economic impact on both the farm and household units. The following discussion reviews the economic impact on the household unit of paying income to a farm woman for the work she does on the farm. The discussion is limited to a change in status from a homemaker, not in the labor force, to a self-employed farmer or employed farm manager--a change from an off-farm occupation to a farm occupation would have different effects than those described. The economic effects of a change of the farm women's occupation depends on whether the farm business is a sole proprietorship, partnership, or corporation.<sup>3</sup> In some situations the economic advantages to a household of paying income to the farm woman may shift additional costs to the farm unit. Since individual situations vary, the application of this information should be done with caution.<sup>4</sup> Federal tax laws change frequently, and individual States differ in their opinions on various taxes and social insurance coverage of farmers and their families. In general, the splitting of income between the spouses must be based upon the contributions of each; documentation of time spent in farm production may be required if a substantial wage is paid to a spouse (homemaker) who had been previously viewed as passive in farmwork.

<sup>3</sup>Differentiating a sole proprietorship from a partnership is difficult in some cases where both spouses are actively involved in the farm operation. Generally, the partners in a partnership need to share net income, share losses, and refer to themselves in the public as partners in the farm operation. For Federal tax purposes, some sole proprietorship operations probably could qualify as family farm partnerships. For example, the farm woman may have inherited farmland, of which she holds title. In these circumstances the farm operation would be considered a partnership even if her services are not substantial, since she has contributed capital to the operation.

<sup>4</sup>For detailed information on filing tax returns for farm operation, see "Farmer's Tax Guide" (9).

Social security was first extended to self-employed farmers in 1955. Farm landlords, tenants, and sharecroppers were included as self-employed farmers for tax purposes in 1956. Farmers pay "self-employment tax" for coverage under the social security system. The self-employment tax rate is higher than that for a wage or salary worker. This rate compensates for the amount that an employer contributes to the social security fund for each employee. In 1983 the self-employment rate is 9.35 percent; whereas, the employee and employer rates are 6.70 percent, for a combined contribution of 13.40 percent.

In a sole proprietorship where one spouse is the owner and operator of the farm operation and employs the other spouse, self-employment taxes (social security contributions) are paid only on the operator's income; neither self-employment tax nor social security employee tax is paid for the other spouse. This can reduce the total amount of self-employment tax that is paid (see table 1).

The payment of social security taxes on income from a farm partnership is dependent upon the relationship between the partners. In a partnership owned by family members only, social security contributions are not made on income paid to the spouse. In an arrangement that includes both spouses and a nonfamily member as partners, self-employment taxes are paid on the income paid to both spouses. In a partnership in which the husband is a partner with a nonfamily member and the wife is not a partner, if she is an employee of the partnership, social security contributions are withheld from her pay at the employee rate and the partnership, as the employer, contributes at the employer rate.

A farm woman who is paid wages from a farm corporation for her farmwork is considered an employee of the corporation. Regardless of who owns stock in the corporation, including the farm woman, social security contributions are withheld at the employee rate from her wages, and the corporation, as the employer, contributes at the employer rate.

Assuming that a couple with farm income of \$40,000 could allocate 40 percent to the wife for her farmwork, calculations in

table 1 indicate the economic differences that result from the three types of farm businesses. The amounts paid and totals shown in table 1, however, do not include the social security tax paid by the employer (partnership or corporation). Without considering the employer tax paid, the total tax contribution by the couple is the highest when the wife is in partnership with her husband and a partner who is not a member of the family. Since social security and self-employment tax rates are applied on the first \$35,700 of income, the highest tax would be paid by a couple with a farm partnership, with farm income of \$71,400 or more, and with a 50-50 split of income; each would pay the maximum tax for a total of over \$6,600.

Farm families need to keep abreast of social security changes as the maximum earnings base increases and tax rates rise. For example, in 1984 the self-employment tax rate increases to 14.0 percent, whereas the

employee and employer rates increase to 7.0 percent each. For 1984 and later years self-employed individuals will not have a rate lower than the combined employee and employer rates. For 1984 through 1989 self-employed persons are allowed a credit against the self-employment tax. For 1984 the credit is 2.7 percent of self-employment income. For 1985 it is 2.3 percent, and for 1986 through 1989 it is 2.0 percent. After 1989 half of the self-employment tax will be deductible for Federal income tax purposes. Employees receive a 0.3 percent social security tax credit that is only applicable for 1984.

**Federal personal income tax** deductions and tax credits may change when a farm woman changes in occupation from a homemaker to a paid farm operator or farm manager. The deduction for two-earner married couples resulting from the Economic Recovery Tax Act of 1981 (P.L. 97-34) lowers personal income taxes for farm employed spouses with farm partnership or corporation operations. For farm operations in which one spouse is the

**Table 1. Social security employee tax or self-employment tax for a farm couple by type of farm organization, 1983**

Type of farm organization	Wife			Husband			Total amount paid
	Tax rate	Income	Amount paid	Tax rate	Income	Amount paid	
	Percent	-- Dollars --		Percent	-- - Dollars - - -		
Sole proprietorship .....	NA	0	NA	9.35	40,000	<sup>1</sup> 3,338	3,338
Do .....	NA	16,000	NA	9.35	24,000	2,244	2,244
Partnership, family held....	NA	16,000	NA	9.35	24,000	2,244	2,244
Partnership with nonfamily partners:							
Wife not a partner.....	<sup>2</sup> 6.70	16,000	1,072	9.35	24,000	2,244	3,316
Wife is a partner .....	9.35	16,000	1,496	9.35	24,000	2,244	3,740
Corporation .....	<sup>2</sup> 6.70	16,000	1,072	<sup>2</sup> 6.70	24,000	1,608	2,680

<sup>1</sup> The self-employed pay 9.35 percent on income up to a maximum base of \$35,700 for a maximum tax of \$3,337.95.

<sup>2</sup> The farm business as employer also contributes 6.70 percent.

NA = not applicable.

sole owner, wages paid to the other spouse are not counted for figuring the deduction for two-earner married couples. If the wife is employed off the farm, the deduction for two-earner married couples is based on her off-farm income but not on her farm income from a sole proprietorship.

If a division of income is made between the spouses on partnership or corporation farm operations (rather than one spouse earning the same total income), tax liability lowers for the couple (table 2). For example, if one spouse was paid \$24,000 and the second spouse was paid \$16,000 of the farm income (rather than one spouse collecting \$40,000) the tax liability for the couple would be reduced by \$589.<sup>5</sup> Generally,

<sup>5</sup> When comparing the tax differences in tables 1 and 2, please note that social security contributions are based on cash income only. All earnings, including payments in noncash form, such as commodities, are considered earned income for the deduction for two-earner married couples.

as family income increases and the split of income between the spouses equalizes, the reduction in income tax liability becomes greater.

With a change in occupation to a paid farm operator or farm manager, other personal income tax deductions change for farm women. For example, individual retirement accounts and pensions can be established to defer taxes on income to a later time period. Another tax consideration is the credit for child care. When the farm woman is not in the labor force (homemaker), the credit for child care cannot be taken. If she is employed or self-employed and earning an income, and pays for child care while she works on the farm, she may be able to take the credit for child care.

Historically, self-employed persons, unpaid family workers, domestic workers, and other special categories of workers were excluded from receiving employment benefits that were available to wage and salary workers, such as **unemployment, disability, and workmen's compensation**. Agricultural

Table 2. *Two-earner tax advantages from the deduction for two-earner married couples, 1983<sup>1</sup>*

Family income	Share of combined income of lesser earning spouse (percent)				
	10	20	30	40	50
\$0 .....	\$0	\$0	\$0	\$0	\$0
\$5,000 .....	7	8	18	25	30
\$10,000 .....	15	20	46	61	77
\$15,000 .....	15	12	39	65	92
\$20,000 .....	42	82	124	165	206
\$25,000 .....	68	133	193	253	312
\$30,000 .....	92	299	256	502	420
\$40,000 .....	148	295	663	589	736
\$50,000 .....	181	418	628	838	1,047
\$75,000 .....	346	692	1,038	1,385	1,385
\$100,000 .....	504	1,009	1,513	1,513	1,513

<sup>1</sup> Difference in tax liability of equal-earning married couples with one earner versus two earners, by share of combined income of the lesser earning spouse, projected to 1983, based on 1981 tax reform.

Source: Hefferan, Colien, 1982, Federal income taxation and the two-earner couple, *Family Economics Review*, winter issue, p. 10.

laborers were excluded from unemployment insurance programs. Eligibility for unemployment benefits is crucial to the well-being of farm families who leave farming and must seek work for pay. Subsistence farming is not common today; many farm families are not self-sufficient, as they were in previous farming eras.

Under the Unemployment Compensation Amendments of 1976, unemployment coverage was extended for most agricultural workers. The amendments extended coverage to workers who are employed by an employer of 10 or more agricultural workers for 20 different weeks or with a payroll of \$20,000 or more in any quarter of the year. Few States presently include all agricultural workers (5).

In general, farm workers who work for relatives are exempt from (not covered under) unemployment insurance (table 3). Where coverage is available, unemployment taxes must be paid before spouses are eligible for unemployment benefits. California, Hawaii, New Jersey, New York, Rhode Island, Puerto Rico, and Virgin Islands have State disability benefit programs. These programs are stop-gap measures for workers who do not qualify for unemployment benefits because of inability to work, and for workers who are unable to obtain workmen's compensation because they have a nonoccupational related injury or disease. Since the States with disability benefits generally have the same exemptions for disability coverage as those specified for unemployment coverage, most farm women who are employees of their spouses are excluded from this coverage also.

**Federal estate tax** law was changed in recent tax legislation (P.L. 97-34) to permit the estate of one spouse to pass to the other without Federal taxation. Prior to its passage, the farm homemaker had difficulty proving ownership of a portion of the farm operation. Often the entire farm operation was included in the husband's estate upon his death, resulting in the payment of a large estate tax. Farm women were encouraged to have their names on real estate and equipment titles to assist them in proving ownership in the farm business. The philosophy of protection through co-ownership can be seen in the 1980 National Farm Women

Survey data, which were collected prior to P.L. 97-34. Of the women on farms that owned land, 89 percent had their names on the deeds; whereas, of the women on farms that rented land, only 29 percent had their names on the leases. Ownership was stressed; total farm financial involvement was not encouraged. Although it is no longer necessary to protect one's estate from Federal taxation if the husband dies first, farm women may need to prove ownership and involvement in the operation to avoid State estate taxation.

The **economic value of the farm woman's work** can be determined when she is paid part of the farm income. Although not all farm women may need to be able to document the economic value of their work, this information is needed in court litigations involving the wrongful death of the farm woman or a divorce settlement that involves a farm operation. The economic value of the work of a woman employed in the marketplace can be determined since she is paid for her labor. For example, as reported in the CPS, employed female farm workers had annual median weekly earnings of \$174 in 1982 (8).<sup>6</sup> The value of the work of a self-employed person, a female farm operator, for example, is more difficult to determine since she does not generally pay herself a wage or salary on a regular basis. Compounding the problem is the fact that because so few women report themselves as farm operators and managers, reliable estimates of income are difficult to obtain from the CPS. The following data from the 1981 CPS demonstrate the overall problem. Estimates indicate that an average of 1,571 hours were spent in farmwork during the year by female farmers and farm managers and that female farm

<sup>6</sup> The 1983 median weekly earnings of female farmworkers will be published with foresters and fishermen, thereby making it more difficult to determine the economic value of the work of a farm woman if accurate personal accounts are not kept.

**Table 3. Availability of unemployment insurance for family farm workers, by State and U.S. territories**

States and U.S. territories	Unemployment insurance <sup>1</sup>	States and U.S. territories	Unemployment insurance <sup>1</sup>
Alabama .....	No	Nebraska.....	No
Alaska.....	No	Nevada.....	No
Arizona.....	No	New Hampshire.....	Yes
Arkansas.....	No	New Jersey.....	No
California .....	No	New Mexico .....	No
Colorado .....	Yes <sup>2</sup>	New York.....	No
Connecticut .....	No	North Carolina .....	Yes
Delaware .....	No	North Dakota.....	No
District of Columbia ...	No	Ohio .....	No
Florida .....	No	Oklahoma.....	No
Georgia .....	No	Oregon.....	No
Hawaii .....	No	Pennsylvania.....	No
Idaho .....	No	Puerto Rico .....	No
Illinois .....	No	Rhode Island.....	No
Indiana.....	No	South Carolina .....	No
Iowa .....	No	South Dakota.....	No
Kansas .....	No	Tennessee.....	No
Kentucky.....	No	Texas.....	No
Louisiana.....	No	Utah.....	No
Maine .....	No	Vermont .....	No
Maryland .....	No	Virgin Islands .....	No
Massachusetts .....	No	Virginia.....	No
Michigan .....	No <sup>3</sup>	Washington.....	No
Minnesota .....	No	West Virginia.....	No
Mississippi .....	No	Wisconsin .....	No
Missouri.....	No	Wyoming.....	No
Montana .....	No		

<sup>1</sup> Service performed by an individual in the employ of son, daughter, or spouse, or a child under a specific age in the employ of parent is exempt (not covered) in most States.

<sup>2</sup> Coverage is available except for those persons who are employees of a corporation of which he/she is the majority or controlling shareholder and an officer.

<sup>3</sup> Coverage is available if more than 50 percent of the proprietary interest in the farm is owned by nonfamily members.

Source: Unemployment Insurance Reporter--Federal and State, Vol. 1B, 1967 [updated leaves 1983], Unemployment Insurance Reports with Social Security [series], Commerce Clearing House Inc., Chicago, Ill.

laborers and supervisors were paid for 760 hours of farmwork (4). Yet, one-half of the year-round, full-time female farmworkers reported annual earnings of less than \$2,000 or a loss in earnings (7). Considering the hours female farmworkers spend in farmwork, the median annual earnings of \$2,030 does not appear to reflect the dollar value of the work of a female farmworker.

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## Women Farm Operators

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The number of U.S. farms peaked in 1935 at 6.8 million. Today, there are only about 2.5 million farms. Concurrent with the overall decrease in farm numbers has been an increase in the proportion of farms operated or managed by women. Decennial censuses from 1950 to 1970 indicated that women employed principally as farmers or farm managers increased from 2.7 percent to 5.0 percent of all farmers or farm managers. According to U.S. Department of Labor estimates, both the proportion and the number of women in farming occupations have continued to grow since 1970. About 1 in 10 persons now employed as a farmer or farm manager is a woman; about 1 farm in 20 is either solely or primarily operated by a woman.

The increase of women reported in farming results from their greater participation and their changing status on the farm. More farm women are becoming actively involved in farm tasks and, because of changing attitudes about women's roles, these women are more likely to be identified as farmers. In the 1978 Census of Agriculture, comprehensive data on farm operators by sex were published for the first time. These data indicate that just over 128,000 farms, or 5.2 percent of the total, are solely or primarily operated by women. Even though women are more likely to be counted as farmers today, the number is still understated in this source. The agricultural census only provides information on one person per farm, namely the person doing most of the farm work and/or making most of the managerial decisions about the operation. Usually in a husband and wife type of arrangement, the husband

is designated the operator--partners and co-managers are not individually identified.<sup>1</sup>

Like their male counterparts, women farm operators own or rent farmland, make most of the day-to-day decisions about the farming operation, and provide labor. They farm for varied reasons, which commonly involve love of the land, enjoyment of working with animals, independence of running one's own business, and need to make a living.

Over half of the farms operated by women are located in the South, with large numbers in Texas, Kentucky, and Tennessee (see figure below). The most likely reasons for the large southern concentration include:

<sup>1</sup> While there is much overlap in coverage, farm operator, as defined in the Census of Agriculture, differs in concept from the occupational category "farmers and farm managers," in the decennial censuses and Labor Department estimates. The occupational category includes all persons who list their principal occupation as farmer or farm manager, regardless of operator status; excluded are many small and part-time farmers with primary off-farm employment.

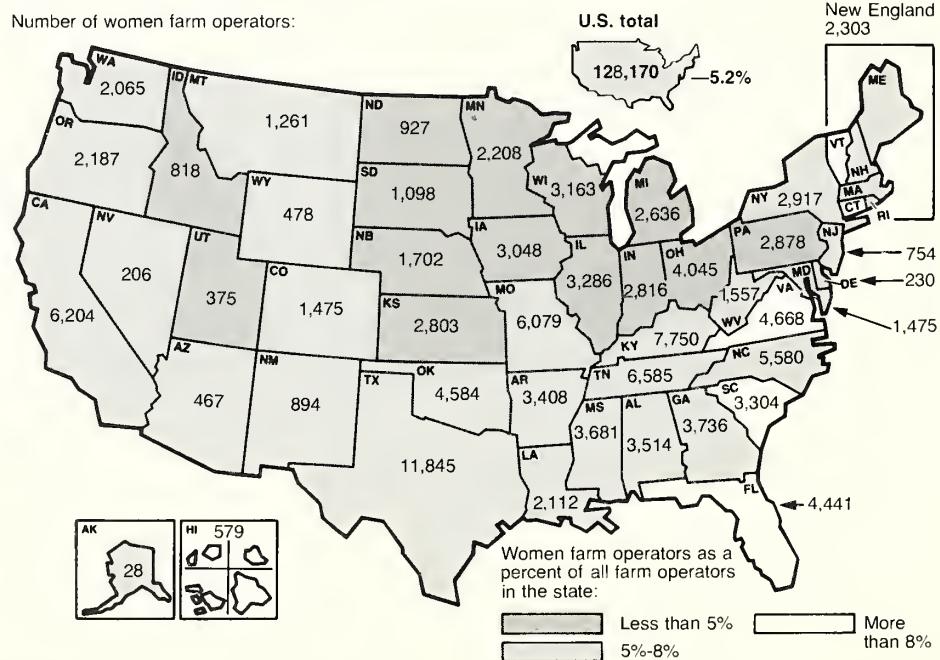
(1) The generally favorable climate; (2) a greater propensity for older people to remain in rural settings in the South than in other regions (nearly half of all women operating farms are 60 years of age or older); (3) racial composition (a somewhat higher percentage of black and other minority farmers than white farmers are women, and minority farmers are disproportionately located in the South); (4) numerous agricultural and cultural factors (especially in the southern Appalachian area where tradition and strong ties to the area are characteristic); and (5) the lack of much grain and dairy farming in the South (types of farming more likely to be conducted by men).

The higher percentage of women among black and other minority farmers (10 percent) than among white farmers (5 percent) is due in part to differences in marital status. Black and other minority women are less likely to be married and living with their husbands.<sup>2</sup> Many of these

<sup>2</sup>Recent marital data on women farmers are not available, but related statistics on farm residents show that in 1979, 45 percent of black and other minority women were married with husband present, compared with 68 percent of white women (2).

**Women Account for at least 5% of All Farm Operators  
In Most Southern, Western, and Eastern States**

#### Number of women farm operators:



women run small farming operations, and because relatively fewer husbands are present on these farms, more of the women are officially designated operators. Also, the low income of most minority male farmers lessens the likelihood that their wives will leave the farm when widowed.

In terms of acreage and sales, most women run small farms. They operate only about 4 percent of all U.S. farmland--their farms average 285 acres in size compared with 423 acres for men. About 83 percent of the female-operated farms reported less than \$20,000 in gross farm sales in 1978; only 63 percent of the male-operated farms are in this small-farm category.

While the great majority of women farmers report relatively low income from their farming activities, this does not necessarily mean that their overall income levels are low. Off-farm income contributes significantly to total income levels. Analysis of 1979 Farm Finance Survey data shows that off-farm sources are more important to women than to men farmers; 68 percent of the net cash income received by women farmers and members of their families in 1979 came from off-farm sources, compared with 54 percent for men (3).

The sources of income are as follows:

	Women (Percent)	Men
Total net cash income .....	100.0	100.0
Farm .....	32.0	45.9
Off-farm .....	68.0	54.1
Nonfarm jobs or professions .....	55.0	65.2
Retirement and/or disability .....	16.2	8.4
Interest .....	9.8	7.9
Nonfarm business or professional practices .....	7.3	8.8
Dividends, estates, trusts, nonfarm property, royalties, and mineral rights ...	5.8	5.6
All other sources .....	5.9	4.1

Another characteristic of women farmers is the high proportion (79 percent) who are full owners of the land they operate (see table on p. 20). In comparison, only 57 percent of men farmers own all of their land. Also, women operators are more likely than men to rent some of their land to others (19 compared with 11 percent). According to the 1979 Farm Finance Survey, there are nearly 2 million farm landlords, that is, persons who own or hold land they lease to others; most do not operate any farmland themselves. Thirty-five percent of the farm landlords who reported their sex are women. Thus, women play a greater role in agriculture as owners of farmland than as operators.

The high incidence of full ownership among women farmers, most of whom are small farmers, is consistent with overall farm trends. Full owners tend to run small farms; they represent 59 percent of all farms, but account for 71 percent of those with sales under \$20,000 and only 31 percent of all land in farms. For most farmers, renting or leasing additional land has become the most feasible way to enlarge their operations because of the prohibitive cost of land. As a result, the part-owner type of land tenure arrangement has become increasingly common and accounts for a disproportionately large share of all farmland (57 percent) and value of agricultural output (49 percent). Tenant farms are also larger in size and more productive in terms of value of output than are full-owner operations. The proportion of women farmers in both these arrangements is low.

Both men and women most often run livestock, cash grain, tobacco, and other field crop enterprises. Women not engaged in these activities are likely to operate fruit and nut or animal specialty farms (mostly horse-breeding). Men, on the other hand, are more likely to operate dairy farms.

The type of activity in which a farmer engages depends on soil, climate, and other factors associated with the production of different kinds of farm products, operator experience and preference, and presence of existing agricultural activity. This last factor especially pertains to women, many of whom inherit farms from their husbands or other family members and may be locked into

*Selected characteristics of U.S. farm operators, by region and sex, 1978*

Item	United States		Northeast		North Central		South		West	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total operators <sup>1</sup> .....	2,348,204	128,136	140,101	8,849	993,363	33,804	946,227	68,461	268,513	17,022
Operators by age (years):										
Under 35 .....	16.7	8.0	14.9	10.8	19.3	8.8	14.7	6.1	14.8	12.6
35 to 44 .....	20.0	11.7	21.8	19.1	19.9	12.4	19.5	9.5	21.2	15.8
45 to 54 .....	24.3	19.5	25.4	22.1	24.0	19.6	24.0	18.8	25.4	20.5
55 to 64 .....	23.6	27.0	23.1	23.4	23.4	27.8	23.6	27.5	24.0	25.4
65 and over .....	15.5	33.8	14.8	24.7	13.4	31.4	18.1	38.1	14.5	25.7
Operators by tenure:										
Full owners .....	57.5	78.7	61.8	78.9	52.0	76.8	61.0	80.5	63.0	74.8
Part owners .....	29.6	13.1	30.1	15.5	33.2	14.2	27.0	11.7	25.6	15.5
Tenants .....	12.9	8.2	8.1	5.6	14.9	9.0	12.0	7.8	11.4	9.7
Operators by type of farm:										
Cash grain .....	24.5	13.9	8.3	6.0	40.5	30.4	13.7	8.7	12.2	6.4
Cotton .....	1.3	.8	— <sup>2</sup>	—	—	—	2.8	1.3	1.4	.7
Tobacco .....	5.6	8.6	.4	.2	.6	1.2	13.2	15.4	—	—
Other field crops .....	5.5	6.0	14.7	16.4	4.0	6.6	4.6	4.1	10.3	7.4
Vegetable and melon .....	1.4	1.4	4.5	4.1	.8	1.0	1.4	1.0	2.4	2.0
Fruit and nut .....	3.5	5.5	5.2	6.3	.9	1.4	2.2	3.7	16.9	20.1
Livestock .....	41.7	45.4	25.0	26.0	36.8	41.2	49.7	51.0	40.2	41.2
Dairy .....	7.0	3.9	25.3	12.7	9.4	7.2	2.6	1.6	3.8	1.7
Poultry .....	2.0	3.5	3.0	5.3	.9	1.3	3.2	4.7	1.3	1.8
Animal specialty .....	1.9	4.7	2.8	10.0	1.3	3.8	1.5	2.9	4.8	10.9
Horticulture .....	1.3	2.4	4.4	6.2	.6	1.3	1.2	2.0	2.3	4.4
General .....	4.0	6.4	6.5	4.3	4.6	4.0	3.6	4.5	3.6	3.3
Operators by value of agricultural products sold:										
\$40,000 or more .....	24.4	9.4	26.7	10.0	32.0	11.2	15.4	7.9	26.9	11.7
\$20,000 to \$39,999 .....	12.6	7.7	10.7	7.2	17.0	11.8	8.7	5.6	11.2	8.4
\$10,000 to \$19,999 .....	12.6	11.0	9.5	8.9	14.4	15.0	11.6	9.3	10.9	11.1
\$2,500 to \$9,999 .....	26.4	33.9	24.2	28.1	22.0	34.9	32.3	35.0	22.8	30.5
Less than \$2,500 .....	24.0	38.0	28.9	45.8	14.5	27.2	32.0	42.3	28.3	38.3

<sup>1</sup> Excludes abnormal farms (institutional farms, experimental and research farms, and Indian reservations).

<sup>2</sup> -- = 0 or a percentage which rounds to less than 0.1.

Source: U.S. Department of Commerce, Bureau of the Census, 1978 Census of Agriculture.

activities already established on the operation. Statistics collected in 1980 on how farmers acquired their land show that a significantly greater proportion of women than men inherited their farmland.

The median age for women farmers is about 9 years higher than that for men (59.0 compared with 50.5 years) largely because of the relatively high number of women who inherit their farms and become operators when their husbands die. In a recent study of persons receiving farm self-employment income--a group basically synonymous with farm operators--50 percent of the women, compared with just 2 percent of the men, were widowed, and these women on the average were much older than their male counterparts.<sup>3</sup>

Clearly, age is related to some of the differences in farm characteristics noted earlier. Older people, regardless of sex, generally reduce their farming activities and are not likely to rent additional land. They are, therefore, more likely to be full owners, run smaller scale operations, and receive lower farm income. Whereas some differences may be inherent to sex of operator, many are also a function of age.

When unpublished data from the 1978 agricultural census are examined separately for women farmers under age 60 and for those 60 years and over, differences in their farm characteristics are noted. For example, women over 60 years of age are less likely than those under 60 to rent additional farmland (16 percent compared with 27 percent). Accordingly, the incidence of full ownership is somewhat greater among the older group.

<sup>3</sup>Unpublished data from the March 1976 Current Population Survey of the Bureau of the Census were examined. For further detail see Banks and Kalbacher (1).

Also, the older women farmers account for three-fifths of the farmland rented to others by operating female landlords. Although the vast majority of both groups run farms with fairly low levels of sales, farms operated by older women are more concentrated in the lowest sales categories.

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2. U.S. Department of Commerce, Bureau of the Census. 1980. Marital status and living arrangements: March 1979. Current Population Reports. Series P-20, No. 349.
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## Unpaid Family Workers<sup>1</sup>

The total number of persons working without pay in family businesses decreased from 1.6 million in 1950 to 0.6 million in 1981. Historically, the vast majority of unpaid family workers were in the agricultural sector, but there are now fewer unpaid family workers in agriculture than in all combined nonagricultural industries.

In general, the incidence of unpaid family workers is high in industries with a large number of self-employed workers. Agricultural, service, and trade industries, for instance, had high percentages of self-employed workers and large numbers of unpaid family workers.

Women are more likely to be unpaid family workers than men, especially in nonagricultural industries; in 1981, 79 percent of unpaid family workers were female (table 1). The proportion of female unpaid family workers increased from 1950 to 1981 because

<sup>1</sup>Unpaid family workers are those who work without pay for 15 hours or more per week in a family business or on a family farm.

of increases in nonagricultural industries; the percentage of female unpaid family workers in these industries increased from 85 to 88 percent during this period, whereas that in agricultural industries remained constant at 66 percent. The majority of female unpaid family workers are in the central age group of 25 to 54 years (table 2); most male workers are under 25 years of age.

Unpaid family workers averaged fewer hours per week than either wage and salary or self-employed workers in 1981 (table 3). The differential, however, was not large; unpaid family work is not a marginal form of employment but rather a significant contribution to family businesses.

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Source: Daly, Patricia A., 1982, Unpaid family workers: Long-term decline continues, *Monthly Labor Review* 105(10):3-5.

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**Table 1. Unpaid family workers for selected years, by sex**

Year	Percent of all unpaid family workers who were--	
	Male	Female
1950 .....	30	70
1960 .....	26	74
1970 .....	21	79
1981 .....	21	79

Source: Daly, Patricia A., 1982, Unpaid family workers: Long-term decline continues, *Monthly Labor Review* 105(10):3-5.

**Table 2. Unpaid family workers in agriculture and nonagriculture industries, by age and sex**

Age (years)	Male	Female
	<u>Percent</u>	
<b>Agriculture:</b>		
16-24 .....	81	13
25-54 .....	11	67
55 and over .....	8	20
Total.....	100	100
<b>Nonagriculture:</b>		
16-24 .....	57	7
25-54 .....	23	73
55 and over .....	19	20
Total.....	100	100

Source: Daly, Patricia A., 1982, Unpaid family workers: Long-term decline continues, *Monthly Labor Review* 105(10):3-5.

**Table 3. Hours of work per week for agriculture and nonagriculture workers, 1981**

Workers	Agriculture	Non-
		agriculture
		<u>Hours</u>
Wage and salary....	40.8	37.7
Self-employed .....	49.3	40.5
Unpaid family .....	39.4	35.8

Source: Daly, Patricia A., 1982, Unpaid family workers: long-term decline continues, *Monthly Labor Review* 105(10):3-5.

## National Social Data Series

This compilation (reprinted from the *Review of Public Data Use*) contains descriptions of 101 data bases with national samples, a substantial number of social or political variables, and observations in two or more time periods. Most of the data bases were either produced by or funded by agencies of the Federal Government. In addition to a brief discussion of the substantive content of each data base, each description includes information on the sample, the frequency of data collection, the nature of the output available, the sponsor of the study, and an address and phone number for those seeking further information. Several indexes aid the use of these descriptions. There is an alphabetical index, a chronological index, and a subject matter index. There is also a list of panel studies, a list of studies that include subjective questions, and a list of data bases generated from administrative records.

National Social Data Series: A Compendium of Brief Descriptions (compiled by Richard C. Tauber and Richard C. Rockwell) is for sale from the Social Science Research Council, Center for Coordination of Research on Social Indicators, 1755 Massachusetts Avenue, N.W., Room 410, Washington, D.C. 20036, for \$2.

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## Making Food Dollars Count

By Betty B. Peterkin  
Deputy director  
Consumer Nutrition Division  
Human Nutrition Information Service

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A family of four can eat nutritiously and well on \$58 a week. This is about the cost of the thrifty food plan (see page 32) and the value of the full food stamp allotment. Isabel Wolf, Administrator of the Human Nutrition Information Service, U.S. Department of Agriculture, has shopped in supermarkets in cities across the country this

year to demonstrate that the 58-dollar budget can be met. The shopping trips were part of seven 2-day workshops on "Making Food Dollars Count" sponsored by three USDA agencies: Food and Nutrition Service, Human Nutrition Information Service, and Extension Service.<sup>1</sup> Other regional government and private groups also participated as organizers and attendants at the workshops. The workshops are part of a nationwide effort on the part of USDA to help the public obtain well-balanced, nutritious diets; to urge more people to invest in good nutrition for themselves and their families; and to encourage community leaders and private groups, such as supermarkets, to cooperate in increased efforts to make food shopping easier.

Making food dollars count at the grocery store is not a mystery to most people on tight food budgets. Previous studies have demonstrated that many people with limited resources are experts at managing their food money.<sup>2</sup>

At the workshops, participants were given sample meal plans that illustrate some ways to combine foods in nutritious and satisfying low-cost meals.<sup>3</sup> The meal plans are menus for 2 weeks, with food lists and recipes for a four-person family. Foods to prepare the meals cost about \$58 per week.

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<sup>1</sup>The workshops were conducted in Atlanta, Dallas, New Brunswick, Chicago, Denver, Boston, and San Francisco.

<sup>2</sup>See "Food shopping skills of the rich and the poor," *Family Economics Review* 1983(3): 8-12.

<sup>3</sup>The sample meal plans are being distributed primarily through community leaders who participated in the seven workshops and additional workshops. At the time of the first workshop in Atlanta, Ga., Extension agents throughout the country were provided with copies of the sample meal plans for reproduction. Single copies can be ordered for \$0.50 from the Consumer Information Center, Pueblo, Colo. 81009.

The meal plans are patterned after the food use of low-income households surveyed nationwide. Household food use, however, was changed as necessary to assure that the meal plans would contain recommended amounts of nutrients and moderate levels of fat, cholesterol, sweeteners, and sodium, while controlling cost. The meal plans were tested in food laboratories, then tried by low-income families, and adjusted to allow for their suggestions.

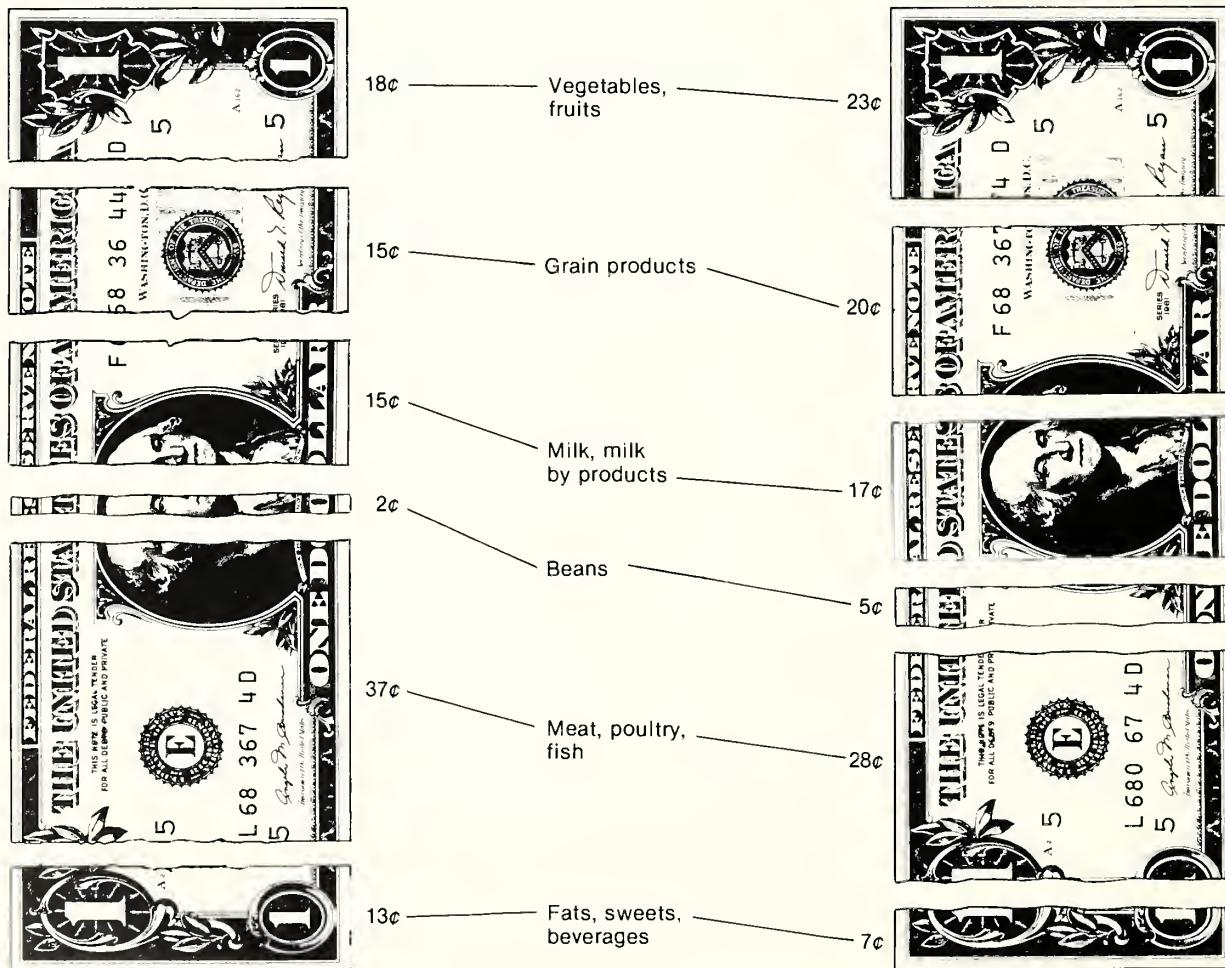
In the national survey,<sup>4</sup> most of the low-income households used food that would cost more than \$58 a week. Also, most of them had diets with some nutritional shortcomings. The way the survey households budgeted their food dollars among food groups is compared with the way food dollars are budgeted in the sample meal plans (see figure).

Larger shares of food dollars are allocated to vegetables, fruits, grain products, milk, and dry bean groups in the meal plans

<sup>4</sup> USDA's Nationwide Survey of Food Consumption in Low-Income Households, 1977-78.

## The Food Dollar

How it was spent by survey households:



How it might be spent for better nutritional balance:

than in the household diets. These foods are relatively economical sources of one or more of the nutrients that were found to be short in household diets--calcium, iron, magnesium, zinc, and folacin. In addition, most of these foods help meet nutritional goals for the meal plans because they contain little or no fat, cholesterol, and added sweeteners. These substances were found in higher levels than desired in many household diets. Meat is a major contributor of iron, zinc, and other nutrients in both household diets and sample meal plans, but amounts in meal plans are somewhat curtailed because of the high cost of most meats relative to other foods. Also curtailed are commercially prepared mixtures, such as frozen entrees and meals, potato chips, and ice cream, that are relatively expensive sources of nutrients.

The foods listed in the shopper's guide (see table) summarize the food lists for the sample meals. Amounts of various types of foods shown will provide nutritious meals for most four-person families. The guide also shows the average price to aim for in selecting foods. The prices of some foods in the groups will be higher and others lower than the average. The cost of various types of foods at the average prices shown total less than \$58. Occasional purchase of more expensive foods is allowed for under "extras and extravagances."

*A shopper's guide . . . To make food dollars count  
Nutritious meals for 4 for \$58 a week*

What to buy	How much to buy	Average price	Cost
Vegetables, fruit (fresh, canned, frozen) .....	26 lb	\$0.50/lb	\$13.00
Cereal, rice, pasta, flour, meal .....	9 lb	.70/lb	6.30
Bread .....	6 lb	.80/lb	4.80
Milk, fluid and dry .....	14 qt	.55/qt	7.70
Cheese .....	2/3 lb	1.95/lb	1.30
Meat, poultry, fish .....	10 lb	1.45/lb	14.50
Eggs .....	1 doz	.85/doz	.85
Dry beans, peanut butter .....	2-1/8 lb	1.20/lb	2.55
Fats, oils .....	1-3/4 lb	.85/lb	1.50
Sugar, sweets .....	2-1/8 lb	.75/lb	1.60
Extras (beverages, seasonings) and extravagances .....	--	--	3.90
Total .....			\$58.00

# Update: Alternative Mortgage Instruments<sup>1</sup>

## Revised Regulations

The Comptroller of the Currency, regulator of the national banks, has revised its adjustable rate mortgage (ARM) regulation. The revisions increase the flexibility of national banks to design ARM's that are consistent with instruments offered by other lenders and that are purchased in the secondary market. Therefore, the competitive position of national banks should be enhanced, and the flow of bank funds into home mortgage lending should be increased.

Effective March 7, 1983, the revised regulation eliminated restrictions on the frequency of payment and interest rate adjustments, as well as limits on the magnitude of periodic interest rate adjustments. The limit on the amount of negative amortization and the requirement that the monthly payments be reestablished at a fully amortizing level at least once every 5 years were also removed. Instead, the revised regulation requires that monthly payments be reset at a level sufficient to begin reducing the outstanding loan principal no later than during the 21st year and to amortize the entire principal without a substantial balloon payment by the end of the 30th year. The earlier regulation, adopted in March 1981 and amended in April 1982, had been intended as an interim measure and had allowed banks to submit nonconforming ARM plans for review. The Comptroller of the Currency is providing a 120-day transition period to allow banks to continue previously approved programs that do not conform to the amortization requirement of the revised regulation. Those banks will be required to bring their lending programs into conformity at the expiration of the transition period.

Under the revised regulation, national banks are no longer restricted to five indexes as the basis of rate adjustments. Instead, the lender may use as an index any interest rate readily available to and

verifiable by the borrower and beyond the control of the lender. The revised regulation retains most of the existing disclosure requirements and adds others to reflect the increased flexibility provided by the revisions.

## Simplified Plans

The Federal National Mortgage Association (FNMA or Fannie Mae) has standardized ARM plans that it will buy. The three ARM plans that have been the most popular have been simplified and replace the eight plans that FNMA began buying in August 1981.

The three plans feature 1-, 3-, and 5-year interest rate adjustment periods. Changes to the interest rate and monthly payments, which are made simultaneously, are tied to the 1-, 3-, and 5-year U.S. Treasury security rates. Each of the plans gives the borrower the right to limit payment increases to 7-1/2 percent. If a capped payment is sufficient to cover the full interest payment but not all of the principal payment, the amortization of the mortgage slows. If the capped payment is insufficient to cover all of the interest owed, the amount of interest not paid is added to the outstanding principal balance. In no case may negative amortization cause the outstanding balance to exceed 125 percent of the original loan.

Each of the plans may be combined with an optional graduated payment feature that starts monthly payments at a reduced level and increases them gradually during the first adjustment period. During the graduated payment period, monthly payments increase by 7-1/2 percent a year. The amount of the normal interest payment not made is added to the outstanding balance, adding another source of negative amortization.

Each of the plans may also be combined with a temporary buy-down. A buy-down is a lump sum payment made to the lender at the time the loan is originated. It is used to pay part of the borrower's interest payments during the early years of the loan. The buy-down funds may come from the seller/builder, the borrower, the borrower's family, or anyone else. When a buy-down is combined with

<sup>1</sup> See "Alternative mortgage instruments," by Carolyn Summers Edwards, Family Economics Review 1982(4).

a graduated payment option, the buy-down funds are used to reduce or eliminate the negative amortization. Permanent buy-downs, which reduce the actual interest rate on the mortgage, are also permitted.

Initial interest rates on FNMA ARM's are lower than those on fixed rate mortgages. In May 1983, for example, FNMA's rate for a fixed-rate mortgage was 12.45 percent. The rates for 1-, 3-, and 5-year ARM's were 10.88, 11.67, and 11.92 percent, respectively.

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## Mortgage Money Guide

This booklet provides a summary of 15 home financing techniques. Essential features of each technique are described. The pattern of monthly payments and interest rate for many of the plans are depicted graphically. Important background information on interest rate adjustments, special contract provisions, and negative amortization is summarized. Payment tables illustrate how monthly principal and interest payments vary with the amount financed, the duration of the mortgage, and the contract interest rate.

Single copies of The Mortgage Money Guide are available free from the Federal Trade Commission, Division of Credit Practices, 6th and Pennsylvania Avenue, N.W., Washington, D.C. 20580.

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## Directory of Computerized Data Files, 1982

This directory describes 800 data files that are available through the National Technical Information Service of the U.S. Department of Commerce. Abstracts of the data files are subdivided into 30 subject categories under the 3 headings of economics, social services, and science and technology. Physical characteristics of the data tapes and references to related technical reports are included in the abstracts.

Appendices include the data files organized by the originating agency (or contractor), by accession number, and by subject matter.

Directory of Computerized Data Files 1982 is for sale from the National Technical Information Service, 5285 Port Royal Road, Springfield, Va. 22161, for \$40. Order No. PB 83-127605.

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## Preliminary Data From the 1980-81 Continuing Consumer Expenditure Survey

American households spend about a third of their food budgets on food away from home, with younger households spending an even higher share, about two-fifths, according to new data from the Bureau of Labor Statistics (BLS). Data from the first 2 years, 1980-81, of the continuing Consumer Expenditure Diary Survey also show that:

- Expenditures for food as a share of income decline sharply as income rises, from about 40 percent for the lowest one-fifth of the income distribution to 10 percent for the highest.

- Food away from home is an important share of total food for all income groups but rises with income. In the lowest income class, expenditures for food away from home account for about 25 percent of total food spending, compared with 35 percent in the highest income class.

- For consumer units<sup>1</sup> of more than one person, food away from home is a larger share of total food expenditures for a two-earner consumer unit than for a one-earner unit, in part because of the higher income of the two-earner unit.

<sup>1</sup>The basic reporting unit for the Diary Survey is the consumer unit, which refers to either: (1) All members of a particular household who are related by blood, marriage, adoption, or other legal arrangement, such as a foster children; (2) a person living alone, or living as a roomer in a private home or lodging house, or sharing a household with others, but who is financially independent; or (3) two or more persons living together who pool their income to make joint expenditure decisions.

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- Consumer units in the lowest one-fifth of the income distribution account for 10 percent of total food purchases, while units in the highest one-fifth account for 30 percent.

- Total direct expenditures for energy--electricity, natural gas, fuel oils, and other fuels and gasoline--decline as a proportion of income as income rises; however, per capita expenditures generally rise as income rises.

- Consumer units in the lowest fifth of the income distribution account for 8 percent of total gasoline purchases, while units in the highest fifth account for 32 percent. On a per capita basis, gasoline expenditures for the highest income group are more than twice those for the lowest group.

- The over-65-year-old age group spends a higher proportion of income on food at home and household energy (gas, electricity, and fuel oil) than other age groups.

The Consumer Expenditure Survey program was begun in late 1979. The principal objective of the survey is to collect data on the buying habits of American consumers for use by government, business, labor, and academic analysts. The data are also necessary for future revisions of the Consumer Price Index. In the past, the survey was conducted about every 10 years. The new survey is ongoing, with rotating panels of respondents participating over time. The continuous flow of data will provide more timely information on consumption patterns of different kinds of households.

The survey, which is conducted by the Bureau of the Census for BLS, consists of two components: (1) A diary or record-keeping survey completed by the participating household for two consecutive 1-week periods; and (2) an interview panel survey in which the expenditures of consumer units are obtained in five interviews conducted every 3 months. Each component of the survey includes an independent sample of approximately 5,000 consumer units (per year) that is representative of the U.S. urban population. The data are collected in 85 areas of the country.

The **Diary Survey** is primarily designed to obtain data on small, frequently purchased items which are normally difficult for respondents to recall. These items include food and beverages (both at home and in eating places), tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, and fuels and utilities. Expenditures incurred by members of the consumer unit while away from home overnight or longer are excluded.

The **Interview Survey** is designed to obtain data on the types of expenditures which respondents can be expected to recall for a period of 3 months or longer. In general, these include relatively large expenditures, such as those for real property, automobiles, and major appliances; or expenditures which occur on a fairly regular basis, such as rent, utilities, or insurance premiums. The Interview Survey also provides data on expenditures incurred on trips.

Expenditure data from the Diary Survey for food at home, food away from home, alcoholic beverages, tobacco, utilities, gasoline, personal care, housekeeping supplies, and nonprescription drugs are classified by level of income in the table on p. 29.

A BLS bulletin containing an extensive description of the survey and analysis of results, including comparisons with data from the 1972-73 survey and more detailed tables, is in preparation. For information regarding this bulletin and the 1980-81 microdata public-use tapes, write to the Office of Prices, Bureau of Labor Statistics, Washington, D.C. 20212.

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Source: U.S. Department of Labor, Bureau of Labor Statistics, 1983, Households spend a third of food budgets "away from home," according to new Consumer Expenditure Survey, News USDL:83-235.

*Selected characteristics and weekly expenditures of urban consumer units<sup>1</sup> classified by INCOME BEFORE TAXES,  
Consumer Expenditure Diary Survey, 1980-81*

Item	All consumer units	Complete reporting of income								Incomplete reporting of income
		Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 and over		
Number of consumer units in universe (thousands).....	70,040	54,266	7,600	9,670	8,057	6,907	11,672	10,360	15,774	
Consumer unit characteristics:										
Income before taxes (dollars).....	15,219	19,188	2,609	7,344	12,351	17,294	24,344	43,175	1,567	
Size of consumer unit (persons) ...	2.6	2.6	1.6	2.1	2.4	2.9	3.1	3.3	2.5	
Age of householder (years).....	45.7	44.4	49.8	48.4	43.0	41.1	41.2	43.6	50.3	
Number in consumer unit:										
Earners .....	1.3	1.4	.6	.8	1.2	1.5	1.7	2.1	1.3	
Vehicles.....	1.4	1.4	.6	.9	1.3	1.5	1.8	2.2	1.3	
Children under 18.....	.7	.8	.4	.6	.7	1.0	1.0	1.0	.6	
Persons 65 and over.....	.3	.3	.4	.5	.3	.2	.1	.1	.4	
Percent homeowner .....	61	59	33	43	47	62	70	86	67	
Average weekly expenditures (dollars):										
Food .....	50.50	53.24	26.68	34.69	44.39	54.60	66.01	81.61	41.06	
Food at home.....	34.15	35.97	19.60	26.26	30.47	37.39	44.42	50.83	27.89	
Cereals and cereal products ...	1.38	1.48	.95	1.16	1.30	1.59	1.79	1.86	1.05	
Bakery products .....	2.96	3.11	1.71	2.28	2.47	3.25	3.84	4.49	2.43	
Beef .....	4.48	4.74	2.26	2.97	3.56	5.03	6.30	7.19	3.58	
Pork .....	2.34	2.48	1.31	1.78	2.19	2.43	3.32	3.30	1.85	
Other meats .....	1.58	1.64	.82	1.26	1.30	1.79	2.02	2.31	1.38	
Poultry.....	1.52	1.60	1.02	1.28	1.46	1.58	1.84	2.15	1.25	
Fish and seafood .....	1.04	1.08	.57	.71	.90	1.05	1.32	1.69	.91	
Eggs.....	.66	.69	.45	.60	.64	.69	.81	.87	.54	
Fresh milk and cream.....	2.38	2.51	1.43	2.00	2.20	2.62	3.04	3.35	1.91	
Other dairy products.....	2.16	2.26	1.06	1.55	1.87	2.23	2.75	3.58	1.81	
Fresh fruits .....	1.59	1.63	1.06	1.23	1.39	1.58	1.83	2.39	1.47	
Fresh vegetables .....	1.57	1.62	.88	1.26	1.59	1.56	1.89	2.27	1.39	
Processed fruits .....	1.22	1.27	.79	1.01	1.04	1.27	1.48	1.83	1.03	
Processed vegetables .....	.96	1.01	.54	.73	.86	1.15	1.25	1.35	.78	
Sugar and other sweets .....	1.24	1.33	.79	.92	1.13	1.44	1.64	1.82	.94	
Fats and oils .....	.96	1.01	.57	.81	.83	1.04	1.22	1.42	.77	
Miscellaneous prepared foods ..	3.08	3.31	1.68	2.26	2.86	3.66	4.13	4.70	2.26	
Non-alcoholic beverages .....	3.05	3.19	1.71	2.43	2.84	3.42	3.96	4.25	2.55	
Food away from home.....	16.35	17.27	7.08	3.43	13.93	17.21	21.58	30.78	13.17	
Alcoholic beverages.....	5.20	5.65	2.27	3.15	4.40	5.66	6.96	9.96	3.66	
Tobacco products and smoking supplies.....	2.80	2.97	1.53	2.24	3.31	3.48	3.57	3.44	2.20	
Personal care products and services.....	3.95	4.14	1.96	2.40	3.21	4.38	5.13	6.83	3.30	
Non-prescription drugs and supplies.....	1.62	1.68	.90	1.39	1.87	1.51	1.85	2.28	1.43	
Housekeeping supplies.....	4.16	4.46	1.97	2.75	3.57	4.16	5.72	7.35	3.15	
Energy.....	32.22	34.02	14.41	24.06	30.93	34.93	41.40	51.18	26.05	
Electricity and natural gas .....	12.01	12.84	7.11	10.12	11.89	12.04	14.76	18.67	9.19	
Fuel oil and other fuels .....	3.06	3.05	1.69	3.03	2.78	3.90	3.29	3.45	3.11	
Gasoline, motor oil and additives .....	17.15	18.13	5.62	10.91	16.25	18.98	23.35	29.06	13.76	

<sup>1</sup>The basic reporting unit for the Diary Survey is the consumer unit, which refers to either: (1) All members of a particular household who are related by blood, marriage, adoption, or other legal arrangement, such as foster children; (2) a person living alone, or living as a roomer in a private home or lodging house, or sharing a household with others, but who is financially independent; or (3) two or more persons living together who pool their income to make joint expenditure decisions.

Source: U.S. Department of Labor, Bureau of Labor Statistics, 1983, Households spend a third of food budgets "away from home," according to new Consumer Expenditure Survey, News USDL:83-235.

# Updated Estimates of the Cost of Raising a Child

The cost of raising urban children: June 1983<sup>1</sup>

Region and age of child (years)	Total	Food at home <sup>2</sup>	Food away from home	Clothing	Housing <sup>3</sup>	Medical care	Educa-tion	Transpor-tation	All other <sup>4</sup>
<b>NORTH CENTRAL:</b>									
Under 1 .....	\$4,101	\$546	\$0	\$134	\$1,789	\$264	\$0	\$824	\$544
1 .....	4,225	670	0	134	1,789	264	0	824	544
2-3 .....	3,934	670	0	218	1,572	264	0	718	492
4-5 .....	4,168	789	135	218	1,572	264	0	718	492
6 .....	4,340	744	135	302	1,491	264	116	718	570
7-9 .....	4,514	918	135	302	1,491	264	116	718	570
10-11 .....	4,688	1,092	135	302	1,491	264	116	718	570
12 .....	5,005	1,116	161	436	1,545	264	116	771	596
13-15 .....	5,130	1,241	161	436	1,545	264	116	771	596
16-17 .....	5,632	1,389	161	604	1,599	264	116	851	648
Total .....	83,447	17,393	2,046	5,904	28,190	4,752	1,392	13,614	10,156
<b>NORTHEAST:</b>									
Under 1 .....	4,069	645	0	134	1,816	264	0	718	492
1 .....	4,218	794	0	134	1,816	264	0	718	492
2-3 .....	4,105	769	0	235	1,654	264	0	665	518
4-5 .....	4,339	868	135	235	1,654	264	0	665	518
6 .....	4,645	868	161	319	1,627	264	145	665	596
7-9 .....	4,819	1,042	161	319	1,627	264	145	665	596
10-11 .....	5,042	1,265	161	319	1,627	264	145	665	596
12 .....	5,352	1,265	161	470	1,681	264	145	744	622
13-15 .....	5,501	1,414	161	470	1,681	264	145	744	622
16-17 .....	5,900	1,563	188	587	1,708	264	145	797	648
Total .....	88,016	19,870	2,256	6,176	30,150	4,752	1,740	12,656	10,416
<b>SOUTH:</b>									
Under 1 .....	4,463	595	0	151	1,925	293	0	877	622
1 .....	4,587	719	0	151	1,925	293	0	877	622
2-3 .....	4,298	695	0	235	1,708	293	0	771	596
4-5 .....	4,507	769	135	235	1,708	293	0	771	596
6 .....	4,762	769	161	319	1,627	293	174	771	648
7-9 .....	4,911	918	161	319	1,627	293	174	771	648
10-11 .....	5,109	1,116	161	319	1,627	293	174	771	648
12 .....	5,445	1,116	188	470	1,681	293	174	824	699
13-15 .....	5,594	1,265	188	470	1,681	293	174	824	699
16-17 .....	6,012	1,389	188	604	1,735	293	174	904	725
Total .....	90,624	17,686	2,364	6,244	30,638	5,274	2,088	14,568	11,762
<b>WEST:</b>									
Under 1 .....	4,395	595	0	134	1,871	322	0	877	596
1 .....	4,544	744	0	134	1,871	322	0	877	596
2-3 .....	4,307	719	0	218	1,681	322	0	771	596
4-5 .....	4,568	819	161	218	1,681	322	0	771	596
6 .....	4,892	794	188	319	1,654	322	145	797	673
7-9 .....	5,066	968	188	319	1,654	322	145	797	673
10-11 .....	5,289	1,191	188	319	1,654	322	145	797	673
12 .....	5,583	1,191	188	453	1,708	322	145	877	699
13-15 .....	5,707	1,315	188	453	1,708	322	145	877	699
16-17 .....	6,264	1,489	215	570	1,789	322	145	957	777
Total .....	92,589	18,609	2,632	6,006	30,800	5,796	1,740	15,042	11,964

<sup>1</sup>Annual cost of raising a child from birth to age 18, by age, in a husband-wife family with no more than 5 children. For more information on these and additional child cost estimates, see USDA Miscellaneous Publication No. 1411, "USDA Estimates of the Cost of Raising a Child: A Guide to Their Use and Interpretation," by Carolyn S. Edwards. This publication is for sale by the U.S. Government Printing Office, Washington, D.C. 20402.

<sup>2</sup>Includes home-produced food and school lunches.

<sup>3</sup>Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

<sup>4</sup>Includes personal care, recreation, reading, and other miscellaneous expenditures.

The cost of raising rural nonfarm children: June 1983<sup>1</sup>

Region and age of child (years)	Total	Food at home <sup>2</sup>	Food away from home	Clothing	Housing <sup>3</sup>	Medical care	Education	Transportation	All other <sup>4</sup>
<b>NORTH CENTRAL:</b>									
Under 1 .....	\$3,874	\$496	\$0	\$117	\$1,708	\$264	\$0	\$797	\$492
1 .....	3,998	620	0	117	1,708	264	0	797	492
2-3 .....	3,555	595	0	184	1,437	234	0	665	440
4-5 .....	3,763	695	108	184	1,437	234	0	665	440
6 .....	4,058	695	135	285	1,410	234	116	691	492
7-9 .....	4,207	844	135	285	1,410	234	116	691	492
10-11 .....	4,405	1,042	135	285	1,410	234	116	691	492
12 .....	4,742	1,042	135	436	1,464	234	116	771	544
13-15 .....	4,866	1,166	135	436	1,464	234	116	771	544
16-17 .....	5,226	1,290	161	537	1,491	264	116	797	570
Total .....	77,789	16,127	1,888	5,498	26,462	4,332	1,392	13,078	9,012
<b>NORTHEAST:</b>									
Under 1 .....	4,496	595	0	134	1,925	264	0	930	648
1 .....	4,620	719	0	134	1,925	264	0	930	648
2-3 .....	4,412	695	0	218	1,762	264	0	851	622
4-5 .....	4,672	794	161	218	1,762	264	0	851	622
6 .....	4,998	794	188	319	1,735	264	174	851	673
7-9 .....	5,147	943	188	319	1,735	264	174	851	673
10-11 .....	5,370	1,166	188	319	1,735	264	174	851	673
12 .....	5,696	1,166	188	486	1,789	264	174	904	725
13-15 .....	5,845	1,315	188	486	1,789	264	174	904	725
16-17 .....	6,357	1,464	215	637	1,843	264	174	983	777
Total .....	94,408	18,286	2,632	6,272	32,150	4,752	2,088	15,952	12,276
<b>SOUTH:</b>									
Under 1 .....	4,649	595	0	151	1,925	293	0	1,063	622
1 .....	4,749	695	0	151	1,925	293	0	1,063	622
2-3 .....	4,299	670	0	235	1,654	293	0	877	570
4-5 .....	4,559	769	161	235	1,654	293	0	877	570
6 .....	4,734	744	161	319	1,599	293	145	851	622
7-9 .....	4,883	893	161	319	1,599	293	145	851	622
10-11 .....	5,082	1,092	161	319	1,599	293	145	851	622
12 .....	5,461	1,092	188	486	1,654	293	145	930	673
13-15 .....	5,585	1,216	188	486	1,654	293	145	930	673
16-17 .....	6,069	1,365	215	688	1,681	293	145	983	699
Total .....	91,015	17,245	2,470	6,476	30,038	5,274	1,740	16,426	11,346
<b>WEST:</b>									
Under 1 .....	4,817	595	0	134	1,952	322	0	1,063	751
1 .....	4,941	719	0	134	1,952	322	0	1,063	751
2-3 .....	4,464	695	0	218	1,681	293	0	904	673
4-5 .....	4,724	794	161	218	1,681	293	0	904	673
6 .....	5,070	769	161	335	1,654	322	174	904	751
7-9 .....	5,244	943	161	335	1,654	322	174	904	751
10-11 .....	5,442	1,141	161	335	1,654	322	174	904	751
12 .....	5,822	1,141	188	503	1,708	322	174	983	803
13-15 .....	5,971	1,290	188	503	1,708	322	174	983	803
16-17 .....	6,549	1,464	215	587	1,816	322	174	1,116	855
Total .....	96,653	18,111	2,470	6,336	31,016	5,680	2,088	17,330	13,622

<sup>1</sup>Annual cost of raising a child from birth to age 18, by age, in a husband-wife family with no more than 5 children. For more information on these and additional child cost estimates, see USDA Miscellaneous Publication No. 1411, "USDA Estimates of the Cost of Raising a Child: A Guide to Their Use and Interpretation," by Carolyn S. Edwards. This publication is for sale by the U.S. Government Printing Office, Washington, D.C. 20402.

<sup>2</sup>Includes home-produced food and school lunches.

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<sup>4</sup>Includes personal care, recreation, reading, and other miscellaneous expenditures.

# Cost of Food at Home

Cost of food at home estimated for food plans at 4 cost levels, July 1983, U.S. average<sup>1</sup>

Sex-age group	Cost for 1 week				Cost for 1 month		
	Thrifty plan <sup>2</sup>	Low-cost plan	Moderate-cost plan	Liberal plan	Thrifty plan <sup>2</sup>	Low-cost plan	Moderate-cost plan
<b>FAMILIES</b>							
Family of 2: <sup>3</sup>							
20-50 years .....	\$35.30	\$44.40	\$54.80	\$67.30	\$153.20	\$192.70	\$237.10
51 years and over .....	33.50	42.60	52.30	62.10	145.80	184.50	226.20
Family of 4:							
Couple, 20-50 years and children--							
1-2 and 3-5 years .....	51.40	63.90	77.90	94.90	222.90	277.10	337.40
6-8 and 9-11 years .....	59.00	75.10	93.80	112.50	255.50	325.50	406.40
INDIVIDUALS <sup>4</sup>							
Child:							
1-2 years .....	9.30	11.20	13.00	15.60	40.20	48.60	56.30
3-5 years .....	10.00	12.30	15.10	18.10	43.40	53.30	65.60
6-8 years .....	12.30	16.20	20.30	23.80	53.10	70.30	88.10
9-11 years .....	14.60	18.50	23.70	27.50	63.10	80.00	102.80
Male:							
12-14 years .....	15.30	21.00	26.20	30.70	66.20	90.80	113.40
15-19 years .....	15.90	21.80	26.90	31.20	69.00	94.50	116.70
20-50 years .....	16.90	21.50	26.90	32.20	73.20	93.20	116.50
51 years and over .....	15.40	20.40	25.00	29.80	66.90	88.20	108.10
Female:							
12-19 years .....	15.30	18.20	22.00	26.50	66.10	78.90	95.20
20-50 years .....	15.20	18.90	22.90	29.00	66.10	82.00	99.00
51 years and over .....	15.10	18.30	22.50	26.70	65.60	79.50	97.50

<sup>1</sup>Assumes that food for all meals and snacks is purchased at the store and prepared at home. Estimates for the thrifty food plan were computed from quantities of foods published in The Thrifty Food Plan, 1983, CND(Adm.)365. Estimates for the other were computed from quantities of foods published in Family Economics Review, 1983 No. 2. The costs of the food plans are estimated by updating prices paid by households surveyed in 1977-78 in USDA's Nationwide Food Consumption Survey. USDA updates these survey prices using information from the Bureau of Labor Statistics (CPI Detailed Report, table 3) to estimate the costs for the food plans.

<sup>2</sup>Coupon allotment in the Food Stamp Program based on this food plan.

<sup>3</sup>10 percent added for family size adjustment. See footnote 4.

<sup>4</sup>The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person--add 20 percent; 2-person--add 5 percent; 3-person--add 5 percent; 5- or 6-person--subtract 5 percent; 7- or more-person--subtract 10 percent.

# Consumer Prices

*Consumer Price Index for all urban consumers [1967 = 100]*

Group	July 1983	June 1983	May 1983	July 1982
All items .....	299.3	298.1	297.1	292.2
Food .....	292.0	292.0	292.4	288.5
Food at home.....	282.8	283.0	283.8	282.8
Food away from home.....	319.8	319.3	318.6	307.6
Housing .....	324.5	323.1	321.8	319.2
Shelter.....	345.3	343.6	342.7	342.8
Rent, residential .....	237.1	235.9	235.1	224.8
Fuel and other utilities .....	375.5	373.6	369.3	354.7
Fuel oil, coal, and bottled gas .....	619.3	620.0	621.0	659.9
Gas (piped) and electricity .....	440.5	437.4	429.1	402.1
Household furnishings and operation....	238.9	238.6	238.4	234.1
Apparel and upkeep .....	195.0	195.6	196.1	189.7
Men's and boys' .....	188.2	189.1	189.5	182.4
Women's and girls'.....	158.8	159.7	160.1	154.6
Footwear .....	203.8	206.8	208.0	206.4
Transportation .....	300.4	298.3	296.2	296.1
Private.....	296.0	293.8	291.7	292.3
Public.....	363.2	361.2	359.2	347.2
Medical care.....	357.7	355.4	354.3	330.0
Entertainment .....	246.0	245.4	244.8	236.6
Other goods and services.....	287.5	284.5	283.6	257.2
Personal care.....	261.3	260.9	259.4	249.4

Source: U.S. Department of Labor, Bureau of Labor Statistics.

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## **Highlights**

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**Textile Fiber Use**

**Occupational Classification of Farm Women**

**Women Farm Operators**

**Making Food Dollars Count**

**Update: Alternative Mortgage Instruments**